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IN THE CLAIMS

Amended claims follow:

1. (Original) A method for paying for a transaction over the Internet, comprising:
 - (a) receiving information utilizing a network, wherein the information includes an Internet Protocol (IP) address of a user and an amount of payment due;
 - (b) identifying an account using at least a portion of the information; and
 - (c) administering payment for the payment due by billing against the account.
2. (Original) The method as recited in claim 1, wherein a site sends the information in response to the user carrying out a transaction using the site.
3. (Original) The method as recited in claim 1, wherein the information further includes port numbers.
4. (Original) The method as recited in claim 1, wherein the steps are carried out by a network service provider.
5. (Original) The method as recited in claim 2, and further comprising the steps of identifying user data based on the received information, and sending the user data to the site.
6. (Original) The method as recited in claim 5, wherein the user data includes shipping information.
7. (Original) The method as recited in claim 5, and further comprising the step of requesting permission from the user prior to sending the user data to the site.
8. (Original) The method as recited in claim 1, and further comprising the step of limiting the administration of payment based on a rule.

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9. (Original) The method as recited in claim 2, and further comprising the step of collecting a fee from the site.
10. (Original) The method as recited in claim 9, wherein the fee is a percentage of the payment due.
11. (Original) The method as recited in claim 1, wherein the account is a debit account.
12. (Original) The method as recited in claim 1, wherein the steps are carried out by a financial institution offering credit with credit cards in conjunction with a network service provider.
13. (Original) A computer program product for paying for a transaction over the Internet, comprising:
 - (a) computer code for receiving information utilizing a network, wherein the information includes an Internet Protocol (IP) address of a user and an amount of payment due;
 - (b) computer code for identifying an account using at least a portion of the information; and
 - (c) computer code for administering payment for the payment due by billing against the account.
14. (Original) The computer program product as recited in claim 13, wherein a site sends the information in response to the user carrying out a transaction using the site.
15. (Original) The computer program product as recited in claim 13, wherein the information further includes port numbers.

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16. (Original) The computer program product as recited in claim 13, wherein the computer code is executed by a network service provider.
17. (Original) The computer program product as recited in claim 14, and further comprising computer code for identifying user data based on the received information, and sending the user data to the site.
18. (Original) The computer program product as recited in claim 17, wherein the user data includes shipping information.
19. (Original) The computer program product as recited in claim 17, and further comprising computer code for requesting permission from the user prior to sending the user data to the site.
20. (Original) The computer program product as recited in claim 13, and further comprising computer code for limiting the administration of payment based on a rule.
21. (Original) The computer program product as recited in claim 14, and further comprising computer code for collecting a fee from the site.
22. (Original) The computer program product as recited in claim 21, wherein the fee is a percentage of the payment due.
23. (Original) The computer program product as recited in claim 13, wherein the account is a debit account.
24. (Original) The computer program product as recited in claim 13, wherein the computer code is executed by a financial institution offering credit with credit cards in conjunction with a network service provider.

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25. (Original) A system for paying for a transaction over the Internet, comprising:
- (a) logic for receiving information utilizing a network, wherein the information includes an Internet Protocol (IP) address of a user and an amount of payment due;
 - (b) logic for identifying an account using at least a portion of the information; and
 - (c) logic for administering payment for the payment due by billing against the account.
26. (Original) A method for paying for a transaction over the Internet, comprising:
- (a) providing a link to a site on a network where a business transaction is occurring;
 - (b) receiving information from the site at a third party location during the transaction, wherein the information includes an Internet Protocol (IP) address of a user and an amount of payment due;
 - (c) identifying an account using at least a portion of the information;
 - (d) identifying whether any rules are associated with the account;
 - (e) conditionally administering payment for the payment due by billing against the account in accordance with any identified rules;
 - (f) identifying shipping information based on the received information;
 - (g) sending the shipping information to the site; and
 - (h) receiving compensation from the site.
27. (New) The method as recited in claim 1, wherein the information is received from a combination of the user and a site, where the information is received from the site in response to the user carrying out a transaction using the site.
28. (New) The method as recited in claim 1, wherein the account is identified utilizing a database which links the information with a corresponding account.
29. (New) The method as recited in claim 1, further comprising:
- providing a uniform resource locator (URL) link to the user from a site, where the URL allows the user to give permission for the payment to be administered; and

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in response to the user giving the permission, providing the site with a confirmation number and a shipping address of the user and providing the user with the confirmation number.